

Certificate Number: 02921-PAE-DE-028410635

Bankruptcy Case Number: 16-16152



02921-PAE-DE-028410635

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 26, 2016, at 8:38 o'clock PM EST, Michael Urquiza completed a course on personal financial management given by internet by Credit Counseling Center, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 28, 2016 By: /s/Joan B Reading

Name: Joan B Reading

Title: President